

UNIVERSITY INSURED ACTIVITIES

We regularly receive inquiries about the availability of liability insurance for activities and whether an activity falls under the University's coverage. We understand how troublesome these questions may be, since the answer depends upon a number of variables.

Therefore, we encourage departments, groups and their advisors to call our department during their planning process to discuss the all-important question; "*Are we covered?*"

GUIDELINES

In general, even though a club, organization, fraternity, or sorority is located at Southeast Missouri State University, the University is not necessarily liable for their torts or contracts. This is especially true if the University does not assume responsibility for the formation, management or conduct of the activities. Some (but by no means all) of the salient criteria that help determine insurance coverage are:

1. Is the function considered to be an official function of a University academic or administrative unit?
2. Do University personnel, acting within their capacity as University employees, have a major planning role in the activity?
3. Is there direct supervision by a University employee, acting within the scope of their employment, during the conduct of the activity?
4. Does the planned activity have a University official providing administrative oversight throughout the life of the activity?
5. Is the activity financially supported by the University?
6. Is the activity part of the educational, research, or community service mission of the University?

If all of these questions can be answered affirmatively, then it is likely that the activity will be considered a University function and fall under the University's liability coverage. If all or some of the criteria have a negative response, you may need additional liability insurance. In either case, please call Risk Management at 936-6860 to discuss your proposed activity.